

State of Washington  
Office of the Insurance Commissioner  
2000 Washington Market Share and Loss Ratio  
Line of Business: Products Liability

Top 40 Authorized Companies  
Zero Premium and Loss Companies Excluded

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
1	Federal Ins Co	20281	IN	\$3.751	13.75%	\$6.644	\$16.912	254.56%
2	St Paul Fire & Marine Ins Co	24767	MN	\$2.943	10.79%	\$2.758	\$614	22.27%
3	North Pacific Ins Co	23892	OR	\$2.413	8.85%	\$1.481	\$29.630	2000.57%
4	Zurich American Ins Co	16535	NY	\$2.053	7.53%	\$1.540	\$2.762	179.37%
5	St Paul Guardian Ins Co	24775	MN	\$1.234	4.52%	\$1.558	\$805	51.64%
6	St Paul Mercurv Ins Co	24791	MN	\$1.151	4.22%	\$1.370	\$280	20.45%
7	Liberty Mut Fire Ins Co	23035	MA	\$1.053	3.86%	\$1.208	\$181	14.95%
8	Roval Ins Co Of Amer	26980	IL	\$730	2.67%	\$686	\$301	43.84%
9	Medmarc Cas Ins Co	22241	VT	\$604	2.21%	\$545	\$400	73.44%
10	American States Ins Co	19704	IN	\$593	2.17%	\$565	\$555	98.26%
11	Universal Underwriters Ins Co	41181	KS	\$559	2.05%	\$565	\$312	55.24%
12	TIG Ins Co	25534	CA	\$556	2.04%	\$731	\$1,214	166.10%
13	Great Northern Ins Co	20303	MN	\$541	1.98%	\$586	(\$23)	(3.96)%
14	Federated Mut Ins Co	13935	MN	\$524	1.92%	\$359	\$94	26.04%
15	Lumbermens Mut Cas Co	22977	IL	\$516	1.89%	\$484	\$53	10.94%
16	Western Natl Assur Co	24465	WA	\$483	1.77%	\$435	\$2,604	599.24%
17	Valley Ins Co	14133	CA	\$455	1.67%	\$250	\$151	60.41%
18	American Manufacturers Mut Ins Co	30562	IL	\$399	1.46%	\$291	\$48	16.37%
19	Western Pacific Mut Ins Co RRG	40940	CO	\$383	1.40%	\$366	\$539	147.38%
20	National Surety Corp	21881	IL	\$311	1.14%	\$344	(\$799)	(232.56)%
21	Indemnity Ins Co Of North Amer	43575	PA	\$267	0.98%	\$163	(\$290)	(177.39)%
22	West American Ins Co	44393	IN	\$265	0.97%	\$256	(\$4)	(1.68)%
23	Transportation Ins Co	20494	IL	\$224	0.82%	\$274	(\$39)	(14.37)%
24	Cornhusker Cas Co	20044	NE	\$211	0.77%	\$201	\$31	15.63%
25	Roval Ind Co	24678	DE	\$211	0.77%	\$182	\$336	184.97%
26	Winterthur Intl Amer Ins Co	24554	WI	\$199	0.73%	\$196	\$106	54.10%
27	Penn-Amer Ins Co	32859	PA	\$196	0.72%	\$195	\$83	42.49%
28	Oregon Mut Ins Co	14907	OR	\$194	0.71%	\$195	\$269	137.80%
29	Northbrook Prop & Cas Ins Co	19224	IL	\$181	0.66%	\$24	(\$48)	(199.25)%
30	Liberty Mut Ins Co	23043	MA	\$174	0.64%	\$307	(\$27)	(8.79)%
31	Westchester Fire Ins Co	21121	NY	\$169	0.62%	\$179	\$190	105.90%
32	American Fire & Cas Co	24066	OH	\$166	0.61%	\$134	\$29	22.02%
33	Twin City Fire Ins Co Co	29459	IN	\$165	0.60%	\$97	\$737	760.79%
34	Axa Corp Solutions Ins Co	33022	NY	\$162	0.59%	\$144	\$0	0.00%
35	Trinity Universal Ins Co Of KS	15954	KS	\$157	0.58%	\$165	\$31	19.00%
36	National Union Fire Ins Co Of Pitts	19445	PA	\$147	0.54%	\$287	\$206	71.98%
37	Wausau Underwriters Ins Co	26042	WI	\$137	0.50%	\$103	\$480	464.98%
38	Lumbermens Underwriting Alliance	23108	MO	\$134	0.49%	\$125	\$0	0.00%
39	Mutual Of Enumclaw Ins Co	14761	WA	\$131	0.48%	\$130	\$47	35.85%
40	Mutual Service Cas Ins Co	23647	MN	\$117	0.43%	\$99	\$11	10.94%
All 158 Other Companies				\$2,421	8.88%	\$3,260	\$1,685	51.67%
Totals (Loss Ratio is average)				\$27,279	100.00%	\$29,480	\$60,463	205.10%

(1)Excluding all Loss Adjustment Expenses (LAE)